

ACORD CERTIFICATE OF INSURANCE

ISSUE DATE (MM/DD/YY)

PRODUCER

Meeker Sharkey & MacBean
21 Commerce Drive
Cranford, NJ 07016

908-272-8100

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND
CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE
DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE
POLICIES BELOW.

COMPANIES AFFORDING COVERAGECOMPANY
LETTER **A**

St. Paul Fire & Marine

COMPANY
LETTER **B**COMPANY
LETTER **C**COMPANY
LETTER **D**COMPANY
LETTER **E****INSURED**

Soc. Hill @ University Hts. III
c/o Eastern Community Mgmt
225 Highway 35
Red Bank
NJ 07701

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED
INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR
CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE
EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN

CO LTR TYPE OF INSURANCE POLICY NUMBER

GENERAL LIABILITY
A X COMMERCIAL GENERAL LIABILITY EC02900238
CLAIMS MADE ☒ OCCUR.
OWNER'S & CONTRACTOR'S PROT.

RED NAMED ABOVE FOR THE POLICY PERIOD
DOCUMENT WITH RESPECT TO WHICH THIS
CERTIFICATE IS SUBJECT TO ALL THE TERMS,
CONDITIONS AND CLAIMS.

Copy for
Association

ON LIMITS
GENERAL AGGREGATE \$ 5000000
PRODUCTS-COMP/OP AGG. \$ 5000000
PERSONAL & ADV. INJURY \$ 3000000
EACH OCCURRENCE \$ 3000000
FIRE DAMAGE (Any one fire) \$ 50000
MED. EXPENSE (Any one person) \$ 5000

AUTOMOBILE LIABILITY

ANY AUTO
ALL OWNED AUTOS
SCHEDULED AUTOS
HIRED AUTOS
NON-OWNED AUTOS
GARAGE LIABILITY

COMBINED SINGLE
LIMIT \$
BODILY INJURY
(Per person) \$
BODILY INJURY
(Per accident) \$
PROPERTY DAMAGE \$

EXCESS LIABILITY

UMBRELLA FORM
OTHER THAN UMBRELLA FORM

EACH OCCURRENCE \$
AGGREGATE \$

WORKER'S COMPENSATION

AND

EMPLOYERS' LIABILITY

STATUTORY LIMITS

EACH ACCIDENT \$
DISEASE—POLICY LIMIT \$
DISEASE—EACH EMPLOYEE \$

OTHER

A Bldg. & Cnts EC02900238
A Fidelity EC02900238

1/01/94 1/01/95 \$11,475,000. ALL RISK
1/01/94 1/01/95 \$100,000.

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

OWNER: ELAINE INGRAM, UNMARRIED
LOC: 110 CALLAHAN COURT, NEWARK, NJ 07103 (22F1) LOT: 22.11 BLOCK: 406

CERTIFICATE HOLDER

K. HOVNANIAN MORTGAGE, INC., THEIR
SUCCESSORS AND/OR ASSIGNS, AS THEIR
INTEREST MAY APPEAR
ONE INDUSTRIAL WAY WEST, BLDG. C
SUITE L CN3605
EATONTOWN, NJ 07724

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE
EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO
MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE
LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR
LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

[Signature] 010036000